

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DAVID H DYKSTRA
VALERIE DYKSTRA
Debtor(s)

Case No. 07-16879

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/17/2007.
- 2) The plan was confirmed on 01/02/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/05/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2008, 11/13/2008, 07/17/2009, 02/19/2010, 08/17/2010.
- 5) The case was dismissed on 10/21/2010.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,795.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$26,795.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,465.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,465.21**

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AURORA POLICE CREDIT UNION	Secured	12,763.00	12,763.00	12,763.00	12,763.00	1,101.48
AURORA POLICE CREDIT UNION	Unsecured	NA	5,482.11	5,482.11	0.00	0.00
CUSTOMER SERVICE CENTER	Unsecured	194.60	NA	NA	0.00	0.00
CUSTOMER SERVICE CENTER	Unsecured	35.80	NA	NA	0.00	0.00
DOUBLEDAY BOOK CLUB	Unsecured	67.14	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	759.33	759.33	759.33	0.00	0.00
ILLINOIS STUDENT ASSIST COM	Unsecured	NA	30,081.40	30,081.40	0.00	0.00
KANE COUNTY TREASURER	Priority	4,260.48	NA	NA	0.00	0.00
LHR COLLECTION	Unsecured	4,499.56	4,672.34	4,672.34	0.00	0.00
LITERARY GUILD	Unsecured	44.74	NA	NA	0.00	0.00
ORAL & MAXILLOFACIAL SURGERY	Unsecured	195.00	195.00	195.00	0.00	0.00
PENN CREDIT CORP	Unsecured	23.48	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,936.43	3,840.68	3,840.68	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,769.97	1,891.38	1,891.38	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,156.58	4,277.68	4,277.68	0.00	0.00
PROVENA MERCY	Unsecured	177.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	44.77	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	28,141.03	40,465.19	40,465.19	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	NA	5,667.00	5,667.00	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	NA	7,800.44	7,800.44	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	3,591.98	NA	NA	0.00	0.00
THE LONGABERGER COMPANY	Unsecured	880.95	NA	NA	0.00	0.00
THOMSON WEST	Unsecured	1,208.14	NA	NA	0.00	0.00
WELLS FARGO BANK	Secured	32,779.40	10,465.31	10,465.31	10,465.31	0.00
WELLS FARGO BANK	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,465.31	\$10,465.31	\$0.00
Debt Secured by Vehicle	\$12,763.00	\$12,763.00	\$1,101.48
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,228.31	\$23,228.31	\$1,101.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$105,132.55	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,465.21</u>
Disbursements to Creditors	<u>\$24,329.79</u>
TOTAL DISBURSEMENTS :	<u>\$26,795.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/23/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.